

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Taking the guesswork out of getting your medicine **Your pharmacy plan**

Inside —

- ✓ Most drugs covered
- ✓ A choice of pharmacies
- ✓ Home delivery
- ✓ Tools to save money

Making your life a little easier

Here's a simple plan to help you pay for your prescriptions.
With extras to help you stay healthy and save.

You get:

- Coverage for most drugs
- Home-delivery convenience
- A choice of pharmacies, including retail chains
- Personal support for specialty medicine needs

And with your online plan tools, you can find what you need fast.
Prices, forms, pharmacies and more.

How does my plan work?

It's pretty straightforward. Your pharmacy benefits and insurance plan covers all types of medicine — some more expensive, and some less.

So to keep it simple, each drug we cover falls under a certain level or tier. The lower the tier, the lower your price. The higher the tier, the higher the price.

To get the best cost: Just let your doctor know which drugs your plan covers, including those on the lower tiers.

What do I pay?

Again, it's simple. You either pay a flat fee or a percent of the drug's price. The exact cost depends on the tier your medicine is in.

Here's where to find exact costs

Before you enroll:

In your plan materials, you can see what you'll pay for your medicine. If you have a deductible, you can see that, too. Don't see it? Just ask your employer.

After you enroll:

Log in to your member website at www.aetna.com to estimate costs. You can also compare what you'd pay through your local pharmacy versus home delivery.

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Is my medicine covered?

Your plan covers most drugs. So your medicine is likely covered, too.

Here's how to check

Before you enroll:

Visit www.aetna.com/formulary. Then choose your plan (the name of your plan is in your plan materials). From there, you can find covered medicine, along with alternatives that cost less.

After you enroll:

Just log in to your member website at www.aetna.com to estimate drug costs.

Your safety comes first

Your plan comes with cost and safety checks on the drugs your doctor prescribes. That could mean you need special approval before a drug is covered. Or we might ask your doctor to prescribe another drug. Your doctor can always ask for an exception.

How do I get my medicine?

You have choices. So whether you take medicine sometimes, or all the time, you're covered.

For occasional prescriptions

If you need medicine you won't take too long, like antibiotics, visit your **local retail pharmacy**. For the best price, use a network pharmacy. You can find one at www.aetna.com.

For ongoing prescriptions

If you take medicine you need all the time, like blood pressure pills, use our **home delivery pharmacy**. Your medicine is mailed quickly and safely to you — and you may get up to 90 days' worth.

Or ...

Some long-term health conditions — such as multiple sclerosis, rheumatoid arthritis or cancer — require special medicine. That's when you'd use our **specialty pharmacy**.* Your medicine is packed securely, so it arrives safe. And we can help you use it or manage side effects.

Not sure where to go? Just call us at the number on your Aetna ID card.

*Specialty medications through Aetna Specialty Pharmacy® medicine and support services and the Specialty Pharmacy Network may not be available to California HMO members. Talk to your doctor about the appropriate way to get the specialty medications you need. Doctors may have agreed to dispense and administer these drugs to you themselves. Or they may write a prescription so you can fill them at any participating retail or mail-order pharmacy.

Next steps

Step 1:

Review your plan materials.

There, you can see covered medicine and costs. Then sign up during your open enrollment.

Step 2:

Get to everything your plan offers.

Once your plan starts, just sign up for your member website at **www.aetna.com**.

You can:

- Find a pharmacy
- Order medicine
- Get drug prices
- Ask a pharmacist a question
- Print out ID cards and forms

Need help? Just ask your virtual assistant, Ann, anytime.

Step 3:

Take advantage of plan savings.

Some easy ways:

- Use pharmacies in our network.
- Ask your doctor about lower-tier options.
- Compare costs with plan tools.

Your medicine made easy. Sign up for your Aetna Pharmacy plan.

If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna's Preferred Drug List is subject to change. Aetna receives rebates from drug manufacturers that may be taken into account in determining its Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through specialty pharmacy prescription fulfillment. Aetna Rx Home Delivery® pharmacy refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy providing prescription services by mail. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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